

Fill in this information to identify the case:

Debtor 1 John Warren Vojtech

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of Minnesota
(State)

Case number 15-43892

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee
of the Igloo Series III Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 8 9 3 5

Property address: 2205 Foxtail Court
Number Street

Lino Lakes MN 55110
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 91,840.45
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 91,840.45

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12/01/2015
MM / DD / YYYY

Debtor 1 John Warren Wojtech Case number (if known) 15-43892
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Marjorie Holsten

Signature

Date 03/18/2019

Print Marjorie Holsten Title Attorney
First Name Middle Name Last Name

Company Randall S. Miller & Associates, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 120 South Sixth Street, Suite 2050
Number Street

Minneapolis MN 20050
City State ZIP Code

Contact phone (248) 335 - 9200

Email bankruptcy@rsmalaw.com



Payment Changes			
Date	P&I	Escrow	Total
POC 3			
9/1/2016	1324.68	874.95	2199.63
10/1/2016	1488.73	871.18	2359.91
9/1/2017	1488.73	845.92	2334.65
10/1/2017	1551.05	757.52	2308.57

Loan Information	
Loan #	
Borrower	Vojtech
Date Filed	11/10/15, 15 43892
First Post Petition	12/1/2015
POC Covers	12/2014 - 11/2015

Date	Amount Recd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
8/5/2016	\$3,071.39	Trustee Payment	12/1/2014		\$3,071.39			\$0.00	\$3,071.39	\$2,007.92	\$2,007.92	\$3,071.39	
10/6/2016	\$1,439.27	Trustee Payment	1/1/2015		\$1,439.27			\$0.00	\$1,439.27	\$2,007.92	\$1,439.27	\$4,510.66	
11/3/2016	\$1,432.54	Trustee Payment	2/1/2015		\$1,432.54			\$0.00	\$1,432.54	\$2,007.92	\$863.89	\$5,943.20	
2/6/2017	\$1,432.54	Trustee Payment	3/1/2015		\$1,432.54			\$0.00	\$1,432.54	\$2,007.92	\$288.51	\$7,375.74	
3/3/2017	\$1,432.54	Trustee Payment	4/1/2015		\$1,432.54			\$0.00	\$1,432.54	\$2,007.92	\$286.87	\$8,808.28	
6/1/2017	\$2,111.40	Trustee Payment	5/1/2015		\$2,111.40			\$0.00	\$2,111.40	\$2,007.92	\$183.39	\$10,919.68	
9/5/2017	\$1,407.60	Trustee Payment	6/1/2015		\$1,407.60			\$0.00	\$1,407.60	\$2,007.92	\$783.71	\$12,327.28	
10/23/2017	\$1,483.95	Trustee Payment	7/1/2015		\$1,483.95			\$0.00	\$1,483.95	\$2,007.92	\$1,307.68	\$13,811.23	
1/3/2018	\$1,418.00	Trustee Payment	8/1/2015		\$1,418.00			\$0.00	\$1,418.00	\$2,007.92	\$1,897.60	\$15,229.23	
2/5/2018	\$1,418.00	Trustee Payment	9/1/2015		\$1,418.00			\$0.00	\$1,418.00	\$2,007.92	\$2,487.52	\$16,647.23	
5/1/2018	\$1,418.00	Trustee Payment	10/1/2015		\$1,418.00			\$0.00	\$1,418.00	\$2,007.92	\$3,077.44	\$18,065.23	
6/6/2018	\$1,418.00	Trustee Payment	11/1/2015		\$1,418.00			\$0.00	\$1,418.00	\$2,007.92	\$3,667.36	\$19,483.23	
8/30/2018	\$1,405.00	Trustee Payment	12/1/2015		\$1,405.00			\$0.00	\$1,405.00	\$2,007.92	\$4,270.28	\$20,888.23	
9/6/2018	\$1,405.00	Trustee Payment	1/1/2016		\$1,405.00			\$0.00	\$1,405.00	\$2,007.92	\$4,873.20	\$22,293.23	
1/2/2019	\$1,410.20	Trustee Payment	2/1/2016		\$1,410.20			\$0.00	\$1,410.20	\$2,007.92	\$5,470.92	\$23,703.43	
2/5/2019	\$7,647.12	Trustee Payment	3/1/2016		\$7,647.12			\$0.00	\$7,647.12	\$2,007.92	\$168.28	\$31,350.55	
Past Due			12/1/2015		\$2,199.63								
			1/1/2016		\$2,199.63								
			2/1/2016		\$2,199.63								
			3/1/2016		\$2,199.63								
			4/1/2016		\$2,199.63								
			5/1/2016		\$2,199.63								
			6/1/2016		\$2,199.63								
			7/1/2016		\$2,199.63								
			8/1/2016		\$2,199.63								
			9/1/2016		\$2,195.86								
			10/1/2016		\$2,359.91								
			11/1/2016		\$2,359.91								
			12/1/2016		\$2,359.91								
			1/1/2017		\$2,359.91								
			2/1/2017		\$2,359.91								
			3/1/2017		\$2,359.91								
			4/1/2017		\$2,359.91								
			5/1/2017		\$2,359.91								
			6/1/2017		\$2,359.91								
			7/1/2017		\$2,359.91								
			8/1/2017		\$2,359.91								
			9/1/2017		\$2,334.65								
			10/1/2017		\$2,308.57								
			11/1/2017		\$2,308.57								
			12/1/2017		\$2,308.57								
			1/1/2018		\$2,308.57								
			2/1/2018		\$2,308.57								
			3/1/2018		\$2,308.57								
			4/1/2018		\$2,308.57								
			5/1/2018		\$2,308.57								
			6/1/2018		\$2,308.57								
			7/1/2018		\$2,308.57								
			8/1/2018		\$2,308.57								
			9/1/2018		\$2,308.57								
			10/1/2018		\$2,308.57								
			11/1/2018		\$2,308.57								
			12/1/2018		\$2,308.57								
			1/1/2019		\$2,308.57								
			2/1/2019		\$2,308.57								
			3/1/2019		\$2,308.57								

**United States Bankruptcy Court
District of Minnesota**

In re:

John Warren Vojtech,

Case No: 15-43892

Chapter: 13

Debtor.

Judge: Kathleen H. Sanberg

The undersigned states that on March 18th, 2019, copies of the Response to Notice of Final Cure Payment were served upon the following parties:

Debtor
John Warren Vojtech
2205 Foxtail Court
White Bear Lake, MN
55110

US Trustee
1015 US Courthouse
300 S. 4th St.
Minneapolis, MN 55415

Chapter 13 Trustee
Gregory A Burrell
100 South Fifth Street
Suite 480
Minneapolis, MN 55402

Debtor's Attorney
Michael K. Pepin
Michael K. Pepin Law
Offices
7383 Pinehurst Court
Pine Springs, MN 55115

via first class mail, with proper postage affixed thereto to Debtor and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee

The above is true to the best of my information, knowledge and belief.

Randall S. Miller & Associates

/s/ Matthew D. Grubba
Randall S. Miller & Associates